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THIS DEED OF T	TRUST ("Security Instrument") is m	ade on February 6
1986 The grantor is	Pearly M. Kimbrough	The second secon
	("Borrower")	The trustee isWilliam L. Sisemore
		("Trustee") The beneficiary is
KLAMATH FIRST FEDE	ERAL SAYINGS AND LOAN ASSO	CIATION which is organized and existing
under the laws ofThe	United States of America	and whose address is
	540 Main Street, Klamath	Falls, Oxegon ("Lender"). e Thousand and No/100 * * *
Borrower owes Lender the	e principal sum of Twenty Thre	e Thousand and No/100 * * *
	Dollars (U.S. \$.23.	000.00). This debt is evidenced by Borrower's note
dated the same date as thi	is Security Instrument ("Note"), which	ch provides for monthly payments, with the full debt, if not 2006 This Security Instrument
paid earlier, due and payal	ble on rebruary 10,	2008 This Security Instrument
		y the Note, with interest, and all renewals, extensions and
		advanced under paragraph 7 to protect the security of this
the Note For this purpose	a Postovier is revealable seems and a	venants and agreements under this Security Instrument and onveys to Trustee, in trust, with power of sale, the following
described property located	d in Klamath	
described property located	4 III	County, Oregon:
	and the second of the second of the second	product 11 months 1
A tract of 1	land being in the SW4NW4 of	Section 1. Township 39
South, Range	9 East of the Willamette M	eridian, in the County of
Klamath, Sta	ite of Oregon, more particul	arly described as follows:
Beginning of	malmt which like Newth O	0 00 H-4
right of way	, a point which fles worth u , line of Madison Street a d	9 28' West along the Easterly Istance of 1122 feet from the
Saylor iron	pin which in turn lies NOrt	th 89° 24' East a distance of
30 feet and	North 0° 28' West a distance	th 89° 24' East a distance of the of 30 feet from the iron
point in the	e highway which marks the qu	marter section corner common
to Sections	l and 2, Township 39 South,	Range 9 East of the
willamette m	ieridian, in the county of a	lamath, State of Oregon, and West along the Easterly right
of way line	of Madison Street a distance	e of 75.5 feet to a point in
the South ri	ight of way line of Climax A	venue: thence North 89° 24' East
along the So	outh right of way line of Cl	imax Avenue a distance of 125 East parallel to the center
feet to an 1	ron pin; thence South 0° 28	East parallel to the center
South 80° 24	West parallel to the cent	5.5 feet to an iron pin; thence
distance of	125 feet more or less to	the point of beginning, (being
the Westerly	/ 125 feet of that parcel of	land donveved to B. W. Pence et
ux., by Mart	in F. Bridges by deed recor	ded in Book 199 at page 333 of
Deed Records	of Klamath County, Oregon.	
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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

10) 200 THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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DEFCOM COVENANTS. Borrower and Lender covenant and agree as follows:

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1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance: Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender may not charge for nothing and applying the runds, analyzing the account of verniying the escrew items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the and borrower a option, earner promptly repaid to borrower or exemise to borrower on monthly payments of a units. It the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any

amount of the runds need by Lender is not sumctent to pay the escrow ments when due, but lower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain principle subject to a lien which may attain a lien to the subject to a lien which may attain a lien to the subject to a lien which may attain a lien to the subject to a lien which may attain a lien to the subject to a lien which may attain a lien to the subject to a lien which may attain a lien to the subject to a lien which may attain a lien to the subject to a lien which may attain a lien to the subject to a lien which the subject to a the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. All insurance poncies and renewals snan be acceptable to Lender and snan include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, and the Property of the Instantial Security Instrument is on a leasehold, and the Property of the Instantial Security Instrument is on a leasehold, and the Property of the Instantial Security Instrument is on a leasehold, and the Instantial Security Instrument is on a leasehold and the Instantial Security Instrument is on a leasehold and the Instantial Security Instrument is on a leasehold and the Instantial Security Instrument is on a leasehold and the Instantial Security Instrument is on a leasehold and the Instantial Security Instrument is on a leasehold and the Instantial Security Instrument is on a leasehold and the Instantial Security Instrument is on a leasehold and the Instantial Security Instantial S Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and

7. Protection of Lender's Rights in the Property; Mortgage Insurance. covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower

If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender

shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection. 9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, assigned and shall be paid to Lender. unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is paid to Borrower. given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or to the sums secured by this Security Instrument, whether or not then due. postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy

by the original Borrower or Borrower's successors in interest. Any lorocal ance by Lender in exercising any right or remedy, shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in charges, and that law is many interpreted so that the interest of other loan charge shall be reduced by the amount connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount connection with the loan exceed the permitted limit; and (b) any sums already collected from Borrower which exceeded necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal ower under the Note or by making a direct narrower. If a refund reduces principal the reduction will be treated as a supplier to Borrower. permitted mints will be retunded to borrower. Lender may choose to make this retund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a If enactment or expiration of applicable laws has the effect of

partial prepayment without any prepayment charge under the Note. rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the maning it by first class man unless applicable law requires use of another method. The notice shall be given by Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by frozerty Address of any other address portower designates by notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument and the nutrice or he given effect without the conflicting provision. To this and the provisions of this Security Instrument and the nutrice or he given effect without the conflicting provision. To this and the provisions of this Security Instrument and the in this paragraph. which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument. 17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred in full of all sums person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any

remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower:

(a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument. Lender's rights in the Property and Borrower's reasonably require to assure that the lien of this Security Instrument. reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17. Borrower, this Security Instrument and the congations secured hereby shall remain tuny elective as it to accurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17

NON-UNIFORM COVENANTS Borrower and Lender further covenant and agree as follows:

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Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 notice shall specify: (a) the default: (b) the action required to cure the miless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinct after accoleration and the right to bring a court action to accord the non-existence of a default or any other reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to,

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold and shall cause such notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall give notice of sale in the manner prescribed by applicable law to Borrower and to other persons prescribed by applicable law. After the time required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by

21. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee shall reconvey the Property without warranty and without charge to the person or persons

22. Substitute Trustee. Lender may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title,

23. Use of Property. The Property is not currently used for agricultural, timber or grazing purposes.

24. Attorneys' Fees. As used in this Security Instrument and in the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court.

25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) we

Adjustable Rate Rider Graduated Payment Rider Other(s) [specify] By Signing Below, Borrower accepts and Instrument and in any rider(s) executed by Borrower ar	agrees to the terms and covenants ad recorded with it.	
BY SIGNING BELOW, Borrower accepts and Instrument and in any rider(s) executed by Borrower ar	agrees to the terms and covenants id recorded with it.	
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The foregoing instrument was acknowledged before me Pearly M. Kimbrough (person(s	"STREET THE PERSON OF THE LOCAL	
Confidence me	this February 6	· 雅美华 医二维氏染染
Pearly M. Kimbrough	GCOPY 1-11 - 12 - 12 - 12 - 12 - 12 - 12 - 1	
The state of the s	(date)	
(Person(s) acknowledging)	**********
Commission expires: 6-16-88	egat, america de la companya de la companya	The figure of
~ Continuesion expires: 6-16-88	BERTHAMA AN ABACT CONTRACTOR	2000 C
Commission expires: 6-16-88	Have the responding time many that they be	
회사 경영 그는 사람들은 사람들이 살아왔다. 함께	-0	*5 - 19**
	Derline Du	- / 2013.
s instrument was prepared by Klamath First Fed	J. V U	UCCO SEAT

and Loan Association

ADJUSTABLE RATE LOAN RIDER

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. IN-CREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS.

	he deemed to amend and	this day of Feb.	ruary, 19 ⁸⁶	, and is incorporated into and shall
	ment") of the same date KLAMATH FIRST FE	given by the undersigned (the DERAL SAVINGS AND LOAN ASS	Deed of Trust, or Deed to "Borrower") to secure Borr	Secure Debt (the "Security Instru- ower's Note to
	(the "Lender") of the salocated at	ame date (the "Note") and c 2023 Madison St., Kla	overing the property described amath Falls, Oregon	bed in the Security Instrument and
		•	Property Address	
	A. INTEREST RATE A	AND MONTHI V DAVMEN	F CHANCES	ecurity Instrument, Borrower and
	The Note has an "In 1st day of the mont 12 months thereafte	nitial Interest Rate" of 10.00. th beginning on March 1 er.	%. The Note interest rate m	ay be increased or decreased on the d on that day of the month every
	forest our now to tutterite titl	uer.		alled the "Index". The Index is the:
	- Jpes of Demacis publi	ished by the reactal fithing t	OSD BSDK ROSED	s, National Average for all Major
	•••••••			
.	(1) There is no	maximum limit on changes	in the interest rate at any C	Change Date; if no box is checked there will
see not Below	(2) in the interes	St rate cannot be changed by	more than 1.00 marconta.	
	B. LOAN CHARGES	e win resuit in nigher paymen	its. Decreases in the interest	ge points at any Change Date. change as provided in the Note. In- rate will result in lower payments.
	It could be that the least that law is interpreted	oan secured by the Security In	nstrument is subject to a law	which sets maximum loan charges
	loan would exceed permit	tted limits. If this is the case	loan charges collected or to	be collected in connection with the
		an ac to the bermillen inin: at	ili (B) anv siims aireadu coik	rge shall be reduced by the amount exceed from Borrower which exceed is refund by reducing the principal
	owed under the Note or C. PRIOR LIENS	by making a direct payment	to Borrower.	is refund by reducing the principal
	If Lender determine	s that all or any part of the	tums secured by this Securi	ty Instrument on out?
	withou mas bilotify over fi	ilis occurity Histrilment, Lena	er may send Rorrower a no	ty Instrument are subject to a lien lice identifying that lien. Borrower
	shall promptly act with r secure an agreement in a	regard to that lien as provided form satisfactory to Lender	er may send Borrower a not	tice identifying that lien. Borrower
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